

FIRST TEXAS BHC, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3558726	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$774	\$826	6.8%		
Loans	\$572	\$632	10.5%		
Construction & development	\$108	\$106	-1.7%		
Closed-end 1-4 family residential	\$162	\$177	9.7%		
Home equity	\$3	\$3	11.7%		
Credit card	\$0	\$0			
Other consumer	\$14	\$12	-9.4%		
Commercial & Industrial	\$82	\$110	33.5%		
Commercial real estate	\$194	\$210	8.3%		
Unused commitments	\$101	\$94	-7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$73	\$63	-14.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$38	16.2%		
Cash & balances due	\$11	\$12	2.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$658	\$704	7.0%		
Deposits	\$575	\$629	9.5%		
Total other borrowings	\$78	\$70	-10.4%		
FHLB advances	\$25	\$20	-20.0%		
Equity					
Equity capital at quarter end	\$116	\$122	5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$6	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.2%	--		
Tier 1 risk based capital ratio	11.5%	12.2%	--		
Total risk based capital ratio	12.7%	13.5%	--		
Return on equity ¹	-3.9%	1.8%	--		
Return on assets ¹	-0.6%	0.3%	--		
Net interest margin ¹	4.9%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	143.9%	1637.6%	--		
Loss provision to net charge-offs (qtr)	183.5%	94.2%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	0.1%	0.9%	0.2%	--
Closed-end 1-4 family residential	1.1%	0.2%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.5%	0.0%	0.3%	0.0%	--
Commercial real estate	1.2%	0.1%	0.3%	0.0%	--
Total loans	1.0%	0.1%	0.3%	0.1%	--